



9697564008582911001



WENDY T CARDMEMBER
8102 MAIN ST
SPRINGFIELD NY 12345-6789

EXDSXR01 000934 934

For your security—

Your current card will be **deactivated**.
Call to activate this new card.

120100018535 AXTJXDDCDSXCB00011001U011012 COMP

Number of Cards	Account Number	Account Credit Line	Cash Advance Credit Line
1	6011000000000000	\$ 11500	\$ 5800

Please destroy your current Discover® card immediately.

Please note:

- If you have additional card designs, you will receive them separately, and they will also need to be activated.
- Your account number and Personal Identification Number (PIN) have changed.
- Your online account access to **Discover.com** remains the same.
- Your account is protected by our 0% Fraud Liability guarantee – you are never responsible for unauthorized charges on your account.

What you need to do:

- **Call 1-800-347-0318** to activate your new card and ensure uninterrupted use of your account.
- Destroy your current card. It will be deactivated on 02/14/2012 regardless of the expiration date.
- If you pay any bills automatically with your Discover card, please contact those merchants to update your account information.

Why you're getting a new card

We have been advised that your current Discover® card account information may have been compromised. This incident did not involve any Discover card systems, and there is no evidence that an unauthorized individual is using this account number. To reduce the possibility of fraud occurring on your account, we are issuing you a new card. **For the security of your account, we have changed your account number.**

Discover continually monitors the security of the credit card environment so we can take preventive measures to better protect your account. As always, you are never responsible for unauthorized charges to your account through our \$0 Fraud Liability policy.





As a cardmember, you are always protected with these features:

- \$0 Fraud Liability guarantee means you're never responsible for unauthorized charges to your account – online, offline, anytime, anywhere with absolutely NO deductible.
- Advanced fraud early warning that's quick and automatic.
- Fraud specialists dedicated to helping you 24/7.

Use your Discover® card with confidence

- You may review transactions and monitor your account online at **Discover.com**. If you have questions about the transactions on your statement, contact us at 1-800-DISCOVER (1-800-347-2683), 24 hours a day, seven days a week.
- You may obtain a copy of your credit report from the major credit reporting agencies (Equifax®, Experian®, and TransUnion®). You are entitled to a free copy of your credit report from each of these agencies every 12 months and can order the reports by calling 1-877-322-8228 or contacting the agency directly. The credit reporting agencies can assist you if you find any inaccurate information and provide detail about fraud alerts and security freezes.

Equifax

P.O. Box 740241
Atlanta, GA 30374-0241
Phone: 1-800-685-1111

Experian

P.O. Box 9556
Allen, TX 75013
Phone: 1-888-397-3742

TransUnion Consumer Relations

P.O. Box 2000
Chester, PA 19022-2000
Phone: 1-800-916-8800

- Helpful information about fighting identity theft as well as fraud alerts and security freezes is also available on the Federal Trade Commission's Web site at www.ftc.gov

Federal Trade Commission

600 Pennsylvania Avenue, NW
Washington, DC 20580
Phone: 1-877-ID-THEFT (1-877-438-4338)

For additional peace of mind...

We offer products that will provide even more protection for your account.

Identity Theft Protection - provides you daily three-bureau credit monitoring and promptly notifies you of key changes to your credit file so you can act quickly if you suspect fraudulent activity. For additional information or to enroll, visit

Discover.com/IdentityTheftProtection

Wallet Protection - if your credit cards are lost or stolen, make one call and we'll notify all of your issuers, give you access to Emergency Cash and monitor your credit file for 90 days. For additional information or to enroll, visit **WalletProtection.com**